

Auto Insurance Shopping Checklist



- ☐ What policy do you sell the most?
- ☐ What policy has the most coverage?
- ☐ How are the policies different?
- ☐ Will this policy cover everyone in my household or just those listed on the policy?
- ☐ What happens if someone not listed on the policy drives my car and causes an accident?
- ☐ Will I have collision coverage? What is included?
- ☐ Will I have comprehensive coverage? What is included?
- ☐ What coverage do I need to protect myself from uninsured or underinsured drivers, or hit-and-run drivers?
- ☐ What coverage will I have for a rental car or if I am driving someone else's vehicle?
- ☐ What types of business uses are not covered? (Ex. Am I covered if I or a family member: 1) drive for a rideshare company; 2) deliver items like groceries; 3) drive to different job sites like house cleaning or lawn care; or 4) rent my car to others?)
- ☐ Is coverage available to repair my car with Original Equipment Manufacturer (OEM)-only parts?
- ☐ What coverage is available for special items such as: custom sound equipment, rims, or toolboxes?
- ☐ What endorsements do most people buy for additional coverage?
- ☐ Do any endorsements on this policy reduce coverage?
- ☐ How much will these endorsements cost or save me?
- ☐ What discounts are available?
- ☐ What deductibles do you offer?
- ☐ How much do the different deductibles change my payment?
- ☐ Do I have to pay any fees not included in the quoted premium?
- ☐ What will my total payment be?

Learn more about auto insurance at: www.opic.texas.gov